

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.	: 10/824,792	Confirmation No. 6663
Applicants	: Stephen Michael Marceau et al.	
Filed	: 04/14/2004	
Title	: Check Image Access System	
Assignee	: Integrated Data Control, Inc.	
IC/A.U.	: 3691	
Examiner	: Havan, Thu Thao	
Docket No.	: 7706.020CIP	

Honorable Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

37 CFR § 1.132 DECLARATION OF RONALD T. BLANTON

I, Ronald T. Blanton, state as follows:

1. I am over 21 years of age and am competent to make this declaration. All statements made of my own knowledge are true and all statements made on information and belief are believed to be true.

2. I am a Vice President and Information Technology Director at First National Bank of El Paso ("FNB").

3. FNB processes about 10 million checks per year.

4. In the past few years, FNB began looking for a system to implement a customer-accessible check image and account statement system. FNB reviewed systems offered by four different vendors – Fidelity, Metavante, Goldleaf, and Integrated Data Control ("Indacon").

5. Fidelity, Metavante, and Goldleaf's systems did not provide customers with a downloadable archive and searchable index of their check images. At best, they offered PDF statement delivery via e-mail or disk.

6. Until recently, FNB used Fidelity's Renaissance system for check image processing. Last year, FNB upgraded to Fidelity's ImageCentre. Neither Renaissance nor ImageCentre is capable of providing customers with downloadable archives of multiple cleared check images together with an electronic statement that includes hyperlinks to the cleared check.

7. In 2007, FNB began extensively testing Indacon's One Click Banking system. Indacon successfully integrated their One Click Banking system with Fidelity's Renaissance system. Last year, Indacon successfully reprogrammed its One Click Banking system to interface with Fidelity's new ImageCentre system.

8. Indacon's One Click Banking system – unlike the other products we reviewed – provides customers with a downloadable archive of multiple cleared check images together with an electronic statement that includes hyperlinks to the cleared check. The One Click Banking system also indexes the statements and check images and provides customers with a software application to easily search, view, print, and organize the downloaded checks. Moreover, the One Click Banking system enables users to search across multiple downloaded indexes at the same time.


9. FNB is continuing to test Indacon's system and expects to formally roll out the One Click Banking system to its customers within the next several months. FNB's goal is to use One Click Banking for statement delivery instead of printing and mailing statements. FNB believes that savings associated with reduced postage, paper and toner should greatly offset the cost of the system.

10. The One Click Banking system is an innovative product that appears to exceed the capabilities of competitive offerings as of the date of this document. It meets a long-felt need

to provide customers with an efficient mechanism to download and view an electronic, indexed, and searchable archive of their cleared check images.

11 I acknowledge that willful false statements and the like are punishable by fine or imprisonment or both (18 U.S.C. 1001) and may jeopardize the validity of the application or any patent issuing thereon.

3-30-2009
Date


Ronald T. Blanton